

Standard tariff for banking products and services for Non-Resident individuals

Conditions for using the package	
Package service fee within the scope of the SILK application launch promotion and customers of Bank Branch/Servis Center	Free
Current Account	
Opening of a primary multi-currency account	50 GEL
Opening of an additional account	Free
Maximum number of active primary and additional multicurrency accounts allowed for one client *	4
Commission for the service of the primary multi-currency account	15 GEL Monthly
Commission for the service of an additional account	1 GEL Monthly
Monthly Service Fee for Inactive Primary Accounts	Free
Minimum balance on the account	Not Required
Maximum balance on the account	Unlimited
Limit for depositing money into the account	Unlimited
Limit for withdrawing money from the account	Unlimited
Percentage of un-sanctioned spending on the account	48%
Storage/Service Fee for Unclaimed Funds (Monthly)	Free
Withdrawal Fee for Unclaimed Funds	Free
Counter operations (in bank service centers)	
Depositing money	
National currency	Free
US dollar and Euro	Free
Other foreign currency (with conversion)	Free
Withdrawing money within the limits of the deposited amount	
National currency	Free
US dollar and Euro	Free
Other currency (with conversion)	Per Agreement
Withdrawing money within the limits of the credited amount	
National currency	0.2%
US dollar and Euro	0.5%
Other currency (with conversion)	Per Agreement

Transfers	
Transfers within the bank's system between own accounts in any currency	Free
Transfers within the bank's system between different clients' accounts in any currency	Free
Transfers outside of the bank's system in GEL	From 1-5 000 inclusive -1 GEL From 5 001- 10 000 inclusive -2 GEL From 10 001- 30 000 inclusive -3 GEL From 30 001 - 70 000 inclusive - 4 GEL From 70 001 - 100 000 inclusive - 5 GEL Over 100 000 - 50 GEL
Transfers outside of the bank's system in GEL (express)	From 1-5 000 inclusive 3 GEL From 5 001- 10 000 inclusive 5 GEL From 10 001- 100 000 inclusive 10 GEL Over 100 000 - 60 GEL
International transfer - in USD	0.20% of the amount (min. 100 USD – max. 400 USD)
International transfer (standard) - in Euro	0.20% of the amount (min. 40 EUR - max. 400 EUR)
International transfer (guaranteed) - in Euro	0.20% of the amount (min. 40 EUR - max. 400 EUR)
Transfers in resident banks (pre-agreement with the recipient bank required) - in USD	35 US Dollar
Transfers in resident banks (pre-agreement with the recipient bank required) - in Euro	35 Euro
Limit for transferring money to another bank's account	Unlimited
Inquiry, change of requisites or purpose, cancellation, claim	55 Euro
Card Type	VISA Classic Visa Digital Gold ***
Card currency	Gel / US Dollar / Euro
Card validity period	4 Years
Commission for making the primary card	Free
Commission for making the additional card*	Free
Annual service commission for the primary card	Free
Annual service commission for the additional card	Free
Card reissuance (in case of loss or damage)	15 Gel

Commission for making the card in express mode (within one day)	25 GEL First Card / 10 GEL for each additional card
Placement on the local stop list	Free
Placement on the international stop list	50 US Dollar (per week)
Maximum number of cards allowed on a multicurrency account *	3
Minimum balance (as indicated in Annex #1 for specific individuals)	100 Gel / 50 US Dollar / 50 Euro
Daily withdrawal limits	
Cash withdrawal at Silk Bank service centers from the counter (in case of card transactions)	Unlimited
Cash withdrawal at any ATMs	10 000 Gel
Cash withdrawal at other banks (Bank POS)	10 000 Gel
Purchase limit at retail outlets	30 000 Gel
Purchase limit online	30 000 Gel
Commission for balance inquiry at trade and service outlets	
At international outlets	Free
At local outlets	Free
Online	Free
Commission for cash withdrawal at an ATM	
At Silk Bank ATMs	Gel / US Dolar - Free
At Partner Banks' ATMs (TBC Bank, Liberty Bank, Halyk Bank, Basis Bank)	Gel / US Dollar / Euro - Free
At Other Banks' ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
At International ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
ATM Withdrawal Fee Using Google/Apple Pay Wallet	
At partner Banks' ATMs (Liberty Bank, Halyk Bank, excluding TBC, Basis Bank)	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
At Other Banks' ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
At international ATMs	2.5% of the amount (min. 6 gel / 4 USD / 4 EUR)
Commission for cash withdrawal at a bank's POS terminal	
At Silk Bank's terminal	Free
At partner Banks' terminal	0.6 % of the amount (min. 0.50 GEL / USD / EUR)
At other Banks' terminal	2.5 % of the amount (min. 6 GEL / 4 USD/ 4 EUR)
Transfer from the card	

Instant transfer One-time transaction limit to another bank's card	1500 Gel
Commission for instant transfer to another bank's card (OCT)	Free
Instant crediting to another bank's card from (AFT) (GEL)	Free
keepz.me Instant Transfer 24/7	
Transfer fee to another Georgian bank	0.50 GEL /5 USD / 5 EUR
One-time instant transfer limit	2500 GEL Equivalent in other currencies (NBG exchange rate)
Instant transfer daily limit	10 000 GEL Equivalent in other currencies (NBG exchange rate) 10 transfer
Instant transfer limit per month	50 000 GEL Equivalent in other currencies (NBG exchange rate)50 transfer
Internet Bank	
Minimal rights - registration	Free
Monthly service commission	Free
Full rights (authentication with SMS code) - registration	5 Gel
Full rights (authentication with Digi pass) - registration	50 Gel
Monthly service commission	3 Gel
Password recovery for internet banking system	5 Gel
Change of rights with minimal rights	Free
Change of rights with full rights (authentication with SMS code)	Free
Change of rights with full rights (authentication with Digi pass)	50 Gel
SMS Bank	
Registration - minimal/full	Free
Monthly service commission - minimal	Free
Monthly service commission - full	Free
Email Bank	
Registration	Free
Monthly service commission	Free
Telephone Bank	
Registration	Free
Monthly service commission	Free
Telephone code recovery	Free

Automatic Transfers	
Registration	Free
Monthly service commission	10 Gel
Operations Related to Cash	
Exchange of damaged currency	
GEL	Free
USD/EUR	5% of the amount (min. 2 GEL)
Currency verification	
GEL	1% of the amount (min. 5 GEL)
USD/EUR	1% of the amount Equivalent in GEL (min. 5 GEL)
Collection	
Collection in the territory of Tbilisi	Per Agreement
Collection outside Tbilisi	Per Agreement
Conversion	
Conversion (cash)	Commercial rate of bank
Conversion (non-cash)	Preferential rate **
Conversion (non-cash) via remote channel	Preferential rate **
Automatic conversion on multi-currency account (sweeping)	Preferential rate **
Shipping/withdrawing money transfer	
Withdrawal of Shipment	Free
Sending Shipment	Shipment system tariff
Shipment Conversion	Preferential rate **
References and Extracts	
Notification about liabilities	40 GEL
Notification of other types	From an active account - 40 GEL
	From a closed account - 40 GEL
Receipt of statement from the account (for operations of 2 years and less)	From an active account - free
	From a closed account - free

Receipt of statement from the account (for operations of more than 2 years)	From an active account - 10 GEL
	From a closed account - free
Receipt of a confirmation document copy from the archive (excluding loan/deposit)	From an active account - 30 GEL (1 GEL for each additional document)
	From a closed account - 40 GEL (2 GEL for each additional document)
Receipt of a confirmation document copy from the archive (loan/deposit)	From an active account - free
	From a closed account - free
Receipt of a confirmation document copy from a transit account (excluding loan/deposit)	30 GEL (1 GEL for each additional document)
Receipt of a confirmation document copy from a transit account (loan/deposit)	Free

* The additional card is the second and every subsequent card ordered by the client.

** The preferential rate applies to conversions at the application rate.

*** The commission for card issuance and restoration does not apply to Visa Digital Gold.

**** Should the request for card issuance and/or reissue by the customer be considered, the waiting period shall be 7 days.

***** Opening an active multicurrency account for one client shall be charged at 4.

***** The maximum number of active cards on a multicurrency account shall be set at 3: 1 Rewards Digital card, 2 Plastic cards.

***** Any discount shall be discussed with the delegated person in authority.